

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael William Croutz  
Christen Marie Croutz  
Debtors

Case No. 20-01617-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jun 13, 2023

User: AutoDocket  
Form ID: 318

Page 1 of 5  
Total Noticed: 72

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael William Croutz, Christen Marie Croutz, 18 Victoria Court, Shippensburg, PA 17257-8157
5330008	Adams Electric Cooperative, 1338 Biglerville Road, Post Office box 3605, Gettysburg, PA 17325-0605
5330009	#+ Affordable Finance LLC, 946 Lincoln Way East, Chambersburg, PA 17201-2818
5330012	Bureau of Account Managment, Bureau Of Account, Camp Hill, PA 17011
5330015	+ Chambersburg Hospital, 760 East Washington Street, Chambersburg, PA 17201-2751
5330016	+ Chambersburg Hospital ER, 112 N 7th Street, Chambersburg, PA 17201-1700
5330017	+ Chambersburg Hospital ER, 760 E Washington Street, Chambersburg, PA 17201-2751
5330018	+ Chambersburg Hospital Op, 112 N 7th Street, Chambersburg, PA 17201-1700
5531169	+ FIRSTENERGY CORPORATION, PO BOX 16001, READING PA 19612-6001 address filed with court:, First Energy Corp, 2800 Centre Avenue, Reading PA 19605
5330030	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Mana, Attn: Bankruptcy, 1130 Northchase Parkway Ste 150, Marietta, GA 30067
5341093	+ Jesse James Auto Mart, 4599 Molly Pitcher Hwy, Chambersburg, PA 17202-9231
5330038	+ Penn State Hershey Medical Center, PO Box 853, Hershey, PA 17033-0853
5330040	+ Penn State Hershey Medical Center, PO Box 853, MC A410, Hershey, PA 17033-0853
5330039	Penn State Hershey Medical Center, Post Office box 643291, Pittsburgh, PA 15264-3291
5531155	Penn State Hershey Medical Center, Attn: Patient Financial Services MC A410, PO Box 853, Hershey PA 17033-0853
5330041	+ Penn State MS Hershey Medical Cente, PO Box 854, Hershey, PA 17033-0854
5330042	Phelan Hallinan Diamond & Jones, LL, PMB SSS Acquisition, PO Box 8990, Turnersville, NJ 08012-8990
5531156	+ Premier Rental, 419 E High Street, Carlisle PA 17013-2651
5330043	Premier Rental Purch, 925 Capitol Landing Rd Ste B, Williamsburg, VA 23185-4378
5330048	+ UGI Utilities, Inc., PO Box 15503, Wilmington, DE 19850-5503
5531159	+ Upstart Loan/Upstart Credit, PO Box 1503, San Carlos CA 94070-7503
5341094	+ Wellspan Health, 1001 S George Street, York PA 17403-3676
5531166	+ Zeta Cable, 14650 Cantova Way Ste 302, Rancho Murieta CA 95683-9619

TOTAL: 23

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	Jun 13 2023 18:45:34	Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5330007	Email/Text: bankruptcy@acimacredit.com	Jun 13 2023 18:46:00	ACIMA CREDIT, PO BOX 1667, DRAPER UT 84020-1667
5531157	+ Email/Text: bankruptcy@acimacredit.com	Jun 13 2023 18:46:00	Acima, PO Box 1667, Draper UT 84020-1667
5341794	+ EDI: TCISOLUTIONS.COM	Jun 13 2023 22:41:00	BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657

5330011	+ Email/Text: Bankruptcy@BAMcollections.com	Jun 13 2023 18:46:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5531152	Email/Text: Bankruptcy@BAMcollections.com	Jun 13 2023 18:46:00	Bureau of Account Mgmt, collecting for Penn State Hershey Medica, 3607 Rosemont Avenue, Ste 502, PO Box 8875, Camp Hill PA 17001-8875
5531160	Email/Text: cfcbackoffice@contfinco.com	Jun 13 2023 18:46:00	Continental Finance, 4550 Linden Hill Rd, Ste 400 #4, Wilmington DE 19808-2953
5465126	Email/Text: ebnotifications@creditacceptance.com	Jun 13 2023 18:46:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5330022	Email/Text: bdsupport@creditmanagementcompany.com	Jun 13 2023 18:46:00	CREDIT MANAGEMENT COMPANY, ATTN BANKRUPTCY, 661 ANDERSEN DRIVE, STE 110, PITTSBURGH, PA 15220-2700
5330013	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 13 2023 18:46:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
5330019	+ EDI: COMCASTCBLCENT	Jun 13 2023 22:41:00	Comcast, PO Box 3005, Southeastern, PA 19398-3005
5330020	+ Email/Text: ebnotifications@creditacceptance.com	Jun 13 2023 18:46:00	Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
5330021	+ EDI: CCS.COM	Jun 13 2023 22:41:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2609
5330023	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 13 2023 19:00:34	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
5330026	EDI: DISCOVER.COM	Jun 13 2023 22:41:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
5330024	+ EDI: DIRECTV.COM	Jun 13 2023 22:41:00	DirecTV, PO Box 5007, Carol Stream, IL 60197-5007
5330025	EDI: DIRECTV.COM	Jun 13 2023 22:41:00	DirecTV, PO Box 139004, Dallas, TX 75313-9004
5330027	+ Email/Text: bknotice@ercbpo.com	Jun 13 2023 18:46:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5343547	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2023 18:46:00	FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE CORP., Bankruptcy Department,, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
5330028	+ EDI: BLUESTEM	Jun 13 2023 22:41:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
5330029	+ EDI: AMINFOFP.COM	Jun 13 2023 22:41:00	First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
5531153	EDI: AMINFOFP.COM	Jun 13 2023 22:41:00	First Premier Bank, PO Box 5514, Sioux Falls SD 57117-5514
5330031	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 13 2023 18:46:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5330005	EDI: IRS.COM	Jun 13 2023 22:41:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5531150	EDI: JEFFERSONCAP.COM	Jun 13 2023 22:41:00	Jefferson Capital Systems LLC, collecting for Fortiva Credit Card, 16 McLeland Road, Saint Cloud MN 56303
5531151	EDI: JEFFERSONCAP.COM	Jun 13 2023 22:41:00	Jefferson Capital Systems LLC, collecting for Aspire Credit Card, Dept 6419 PO Box 11407, Birmingham AL 35246-6419
5531167	Email/PDF: resurgentbknottifications@resurgent.com	Jun 13 2023 19:00:52	LVNV Funding, collecting for Credit One Bank, PO Box 10497, Greenville SC 29603-0497

5331121	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2023 19:00:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5330033	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 13 2023 18:46:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
5531149	+ Email/Text: compliance@monarchrm.com	Jun 13 2023 18:46:00	Monarch Recovery Mgmt Inc, collecting for First Premier Bank, 3260 Tillman Drive Ste 75, Bensalem PA 19020-2059
5336879	+ Email/Text: ecfbankruptcy@progleasing.com	Jun 13 2023 18:46:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
5330034	+ Email/Text: Bankruptcies@nragroup.com	Jun 13 2023 18:46:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5330035	+ EDI: AGFINANCE.COM	Jun 13 2023 22:41:00	OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5330037	Email/Text: BankruptcyEast@firstenergycorp.com	Jun 13 2023 18:46:00	Penelec, P.O. box 16001, Reading, PA 19612-6001
5338204	+ Email/Text: BankruptcyEast@firstenergycorp.com	Jun 13 2023 18:46:00	Penelec/FirstEnergy, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5330006	+ EDI: PENNDEPTREV	Jun 13 2023 22:41:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5330006	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2023 18:46:00	Pennsylvania Department of Revenue, Attn: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
5330044	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 13 2023 18:46:00	Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
5531158	+ Email/Text: ecfbankruptcy@progleasing.com	Jun 13 2023 18:46:00	Progressive Leasing, 256 W Data Drive, Draper UT 84020-2315
5531163	EDI: AISSPRINT	Jun 13 2023 22:41:00	Sprint, PO Box 8077, London KY 40742
5330046	+ Email/Text: bankruptcy@sw-credit.com	Jun 13 2023 18:46:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
5531154	EDI: RMSC.COM	Jun 13 2023 22:41:00	Synchrony Bank, PO Box 71782, Philadelphia PA 19176-1782
5330047	+ EDI: TCISOLUTIONS.COM	Jun 13 2023 22:41:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
5474045	+ Email/Text: flyersprod.inbound@axisai.com	Jun 13 2023 18:46:00	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
5482011	^ MEBN	Jun 13 2023 18:45:34	U.S. Bank National Association, not in its individ, c/o Rushmore Loan Management Services, L, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5336437	Email/Text: bkrcy@ugi.com	Jun 13 2023 18:46:00	UGI Utilities, Inc., P.O. Box 13009, Reading, PA 19612
5531168	Email/Text: bknotice@upgrade.com	Jun 13 2023 18:46:00	Upgrade Inc, 275 Battery Street Ste 2300, San Francisco CA 94111
5531161	+ EDI: BLUESTEM	Jun 13 2023 22:41:00	Webbank Fingerhut, 6250 Ridgewood Rd, St Cloud MN 56303-0820
5531165	+ EDI: COMCASTCBLCENT	Jun 13 2023 22:41:00	Xfinity Cable, PO Box 21129, St Paul MN 55121-0129
5531164	+ EDI: COMCASTCBLCENT	Jun 13 2023 22:41:00	Xfinity Mobile, PO Box 3002, Southeastern PA 19398-3002

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5330010		American Webloan.com, Removed per entry 16
5330014		Capital Bank, Address removed per entry 9
5330032		Info Connect, Per entry no 7, can not find address
5330036		PAYDAY LOAN COMPANY, Per entry no 7, can not find address
5330045		Rachel Young, Removed address per entry 127
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
5531162	*+	Credit One Bank, PO Box 98873, Las Vegas NV 89193-8873
5474046	*+	U.S. Bank N.A., not in its individual capacity, but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V, c/o: Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Michael William Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Gary J Imblum	on behalf of Debtor 2 Christen Marie Croutz gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Lauren Marie Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Lauren Marie Moyer	on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V lmoyer@friedmanvartolo.com, ecfmail@ecf.courtdrive.com
Leon P. Haller	lhaller@pkh.com lrynard@pkh.com;lhaller@ecf.axosfs.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

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Michelle Ghidotti

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series  
2021 Cottage-TT-V bknotifications@ghidotitberger.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 11

**Information to identify the case:**

Debtor 1

Michael William Croutz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7822

EIN --

Debtor 2

Christen Marie Croutz

First Name Middle Name Last Name

(Spouse, if filing)

Social Security number or ITIN xxx-xx-0321


EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01617-HWV

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Michael William Croutz  
aka Michael W CroutzChristen Marie Croutz  
aka Christen M. Croutz, fka Christen Marie  
Laughman**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge6/13/23**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**